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September 6, 2005

Federal Deposit Insurance Corporation
Mr. John Carter
Regional Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Re: Wal-Mart FDIC Application for Industrial Bank Charter

Dear Mr. Carter:

As an employee of a community bank for many years, I would like to express my concern over Wal-Mart's application for an industrial bank charter.

I'm afraid Wal-Mart would like to break down the separation of banking and commerce, which has existed since the first banks were founded.

Unfortunately, just as Wal-Mart has grown in size to become the number one retailer in our country, they have only one goal; to keep expanding into other areas such as banking, in order to dominate as much retail business as possible and eliminate competition.

While all businesses are in operation to make a profit, we have seen over the years how Wal-Mart's tactics have put other smaller businesses out-of-business. However, having accomplished that, larger competitors are also in danger of being eliminated due to the massive power Wal-Mart has become.

Community banks have traditionally served the people of their communities through good times and bad. It appears that Wal-Mart's goal is to become bigger and more powerful. While this benefits the shareholders of Wal-Mart, I'm not convinced this is best for our communities and related local businesses.

I urge you to vote no on Wal-Mart's application to enter the banking business.

Sincerely,

John Wassilak
Senior Vice President



First Community National Bank

**Member
FDIC**